

FILED

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

JUL 09 2019

CLERK, U.S. BANKRUPTCY COURT  
WEST DIST. OF PENNSYLVANIA

In re: : Case No.: 18-24276-GLT  
Denise A. Warnick : Chapter: 13  
: :  
: Date: 7/3/2019  
*Debtor(s)*. : Time: 9:30

PROCEEDING MEMO

**MATTER:** Status Conference:

- # 31 Motion to Extend the Loss Mitigation Period
- # 36 - Loss Mitigation Status Report filed by Select Portfolio Servicing
- # 40 - Exhibit Portal History filed by Select Portfolio Servicing

**APPEARANCES:**

Debtor: Amy L. Zema  
Trustee: Ronda J. Winnecour  
SPS: James Warmbrodt

**NOTES:**

Zema: The appraiser dropped the ball and did not schedule the appraisal, and then when they finally did they discovered a title problem. I do not think that it will be a big problem to resolve. The debtor has a house on lot A. Her neighbor's house on lot B burned down, so debtor went to Beneficial to get a loan to purchase lot B. When she did so, Beneficial put the mortgage against her home on Lot A instead of lot B. The map apparently shows her house as being on Lot B as a result. That is the title issue as far as I'm aware.

Warmbrodt: The appraiser apparently tried to schedule with the debtor directly instead of through Ms. Zema. The appraisal has still not been performed because of the title issue. I was told at first that the loss mitigation could not go forward until the title issue is resolved, but now I am being told that it can. I am not clear what the title issue actually is.

Zema: They are looking at the house that used to be on lot B that burned down and which they never had a lien on.

Warmbrodt: The underwriters are now saying that they need the documents to be more current.

Court: It is not the debtor's responsibility to resubmit the package because of the lender's mistakes and delays.

**OUTCOME:**

1. The status conference is continued to July 23, 2019 at 1:30 p.m. (Text order to issue).
2. On or before July 19, 2019, Select Portfolio shall file a status report with the Court (Text order to issue).

**DATED:** 7/3/2019